

**Information to identify the case:**

Debtor 1	<b>Michael John Murgola</b>	Social Security number or ITIN	xxx-xx-5252
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Donna Josephine Murgola</b>	Social Security number or ITIN	xxx-xx-5280
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-32090-RG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael John Murgola

Donna Josephine Murgola

5/7/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael John Murgola  
 Donna Josephine Murgola  
 Debtors

Case No. 17-32090-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 86

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

db/jdb  
 cr +Michael John Murgola, Donna Josephine Murgola, 21 West 4th Street, Bayonne, NJ 07002-2401  
 +WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GM, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,  
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853  
 517152889 ++APRIA HEALTHCARE, 1340 SOUTH HIGHLAND AVENUE, JACKSON TN 38301-7369  
 (address filed with court: Apria Healthcare, 1328 S. Highland Avenue, Jackson, TN 38301)  
 517152888 American Anesthesiology of New Jersey, PO Box 88087, Chicago, IL 60680-1087  
 517152890 +Apria Healthcare, P.O. Box 536841, Atlanta, GA 30353-6841  
 517152891 Apria Healthcare, Att: State Collection Service Inc., P.O. Box 6250,  
 Madison, WI 53716-0250  
 517152892 +Astra Health Group, 564 Broadway, Bayonne, NJ 07002-8828  
 517152893 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101  
 517152899 +BHMG - United Medical, 612 Rutherford Avenue, Lyndhurst, NJ 07071-1217  
 517152898 +Bayonne Medical Center, PO Box 1438, Newark, NJ 07101-1438  
 517152900 +Broadway Physical Therapy, 1039 Avenue C, Bayonne, NJ 07002-3217  
 517152908 +Chusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517152915 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517152918 Clara Maas Hospital, PO Box 29948, New York, NY 10087-9948  
 517152917 +Clara Maas Hospital, 1 Clara Maas Drive, Belleville, NJ 07109-3557  
 517152919 +Dr. Adriana Grigoriu LLC, 377 Jersey Avenue, Suite 470, Jersey City, NJ 07302-4691  
 517152920 +Dr. Jordan Alter, 803 Kennedy Blvd., Bayonne, NJ 07002-5835  
 517152921 EMA, Liberty Emergency Medical Associates, PO Box 5816, Parsippany, NJ 07054-6816  
 517152926 +EZ Clincial Laboratory, 557 Cranbury Road, East Brunswick, NJ 08816-5419  
 517152922 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517152923 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 517152925 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 517152924 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 517152927 Garden State Healthcare Associates, PO Box 20502, Newark, NJ 07101-5502  
 517152932 +Hoboken University Medical Center, 308 Willow Avenue, Hoboken, NJ 07030-3808  
 517152929 Hoboken University Medical Center, PO Box 824491, Philadelphia, PA 19182-4491  
 517152931 +Hoboken University Medical Center, P.O. Box 48312, Newark, NJ 07101-8512  
 517152933 +Hudson Radiology Center, 410 Centre Street, Nutley, NJ 07110-1635  
 517152938 +Laboratory Corp., P.O. Box 2240, Burlington, NC 27216-2240  
 517152939 +Michael S. Badin, MD, PA, 1947 Kennedy Blvd., Jersey City, NJ 07305-1436  
 517152942 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
 517152940 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,  
 Coppell, TX 75019-4620  
 517610041 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517152945 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363  
 517152946 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
 Dallas, TX 75266-0360  
 517152948 +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816  
 517152950 Northern NJ Anesthesia Assoc., P.O. Box 822571, Philadelphia, PA 19182-2571  
 517152952 +Ocwen Loan Servicing, 3451 Hammond Ave, Waterloo, IA 50702-5345  
 517152954 +Ocwen Loan Servicing, Llc, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 517152955 +Orange Lake Capital Management, 8505 West Iro Bronson Memorial Hwy,  
 Kissimmee, FL 34747-8217  
 517152956 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611  
 517152957 RCI Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
 517152958 Services of Longmont, PO Box 1317, Longmont, CO 80502-1317  
 517152959 +Short Hills Surgery Center, 187 Millburn Avenue, Suite 102, Millburn, NJ 07041-1845  
 517152960 +Sonoview Consulting Inc., 60 Westervelt Avenue, Staten Island, NY 10301-1432  
 517152961 +State Collection Service, Attention: Bankruptcy, Po Box 6250, Madison, WI 53716-0250  
 517152962 +State Collection Service, 2509 S Stoughton Rd, Madison, WI 53716-3314  
 517152963 +Summit Testing Inc., 2320 West Peoria Avenue, Phoenix, AZ 85029-4753  
 517567511 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517152970 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 517152971 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 517152972 +Urology Group of NJ LLC, 534 Avenue E, Suite 2A, Bayonne, NJ 07002-3987  
 517655466 +WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GM, Attn: Cashiering Department,  
 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 23:44:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 07 2019 23:44:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517152894 +EDI: TSYS2.COM May 08 2019 03:13:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015

517152896 +EDI: TSYS2.COM May 08 2019 03:13:00 Barclays Bank Delaware, Po Box 8803,  
 Wilmington, DE 19899-8803

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 86

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517152905 EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238  
517152901 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Cap One, Po Box 5253,  
Carol Stream, IL 60197-5253  
517152907 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, Po Box 30253,  
Salt Lake City, UT 84130-0253  
517152904 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, General Correspondence,  
Po Box 30285, Salt Lake City, UT 84130-0285  
517152902 +EDI: CAPITALONE.COM May 08 2019 03:13:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
Salt Lake City, UT 84130-0253  
517606616 EDI: BL-BECKET.COM May 08 2019 03:13:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
517152909 +EDI: SEARS.COM May 08 2019 03:13:00 Cbusasears, Po Box 6282, Sioux Falls, SD 57117-6282  
517152910 +EDI: CHASE.COM May 08 2019 03:13:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
Wilmington, DE 19850-5298  
517152912 +EDI: CHASE.COM May 08 2019 03:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
517152916 +EDI: CITICORP.COM May 08 2019 03:13:00 Citibank, Po Box 6241,  
Sioux Falls, SD 57117-6241  
517152928 +E-mail/Text: info@hfrsl.com May 07 2019 23:45:19 Heritage Financial Recovery,  
600 E. Crescent Avenue, Suite 304, Saddle River, NJ 07458-1899  
517152935 +E-mail/Text: ebn@rwjbh.org May 07 2019 23:45:07 Jersey City Medical Center, PO Box 903,  
Oceanport, NJ 07757-0903  
517152936 +E-mail/Text: bncnotices@becket-lee.com May 07 2019 23:43:51 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517152937 +E-mail/Text: bncnotices@becket-lee.com May 07 2019 23:43:52 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517640268 EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 NAVIENT PC TRUST,  
C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
517152944 +EDI: NAVIENTFKASMSERV.COM May 08 2019 03:13:00 Navient, Attn: Claims Dept, Po Box 9500,  
Wilkes-Barre, PA 18773-9500  
517152951 +Fax: 407-737-5634 May 08 2019 00:26:11 Ocwen Loan Servicing, Attn: Research/Bankruptcy,  
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
517152953 +Fax: 407-737-5634 May 08 2019 00:26:11 Ocwen Loan Servicing, Llc,  
Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493  
517157364 +EDI: RMSC.COM May 08 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
517646030 +EDI: RMSC.COM May 08 2019 03:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
517152967 EDI: TFSR.COM May 08 2019 03:13:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054  
517152965 EDI: TFSR.COM May 08 2019 03:13:00 Toyota Motor Credit Co, Po Box 8026,  
Cedar Rapids, IA 52408  
517152964 EDI: TFSR.COM May 08 2019 03:13:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
517643957 +EDI: AIS.COM May 08 2019 03:13:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517152974 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517  
517152973 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,  
Des Moines, IA 50306-0438  
517605411 EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
517152975 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
Po Box 19657, Irvine, CA 92623-9657  
517152976 +EDI: WFFC.COM May 08 2019 03:13:00 Wells Fargo Dealer Services, Po Box 1697,  
Winterville, NC 28590-1697

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
517152895\* +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
517152897\* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
517152906\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517152903\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
517152911\* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517152913\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
517152914\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
517152930\* Hoboken University Medical Center, PO Box 824491, Philadelphia, PA 19182-4491  
517152943\* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
517152941\* +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,  
Coppell, TX 75019-4620  
517152949\* +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816  
517152947\* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 86

Date Rcvd: May 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517152968\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517152969\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517152966\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
517152934 ##+Jeffrey Augustin MD PA, 864 Broadway, Bayonne, NJ 07002-3054  
TOTALS: 0, \* 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 7, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE  
FOR GMACM HOME EQUITY NOTES 2004 VARIABLE FUNDING TRUST ajennings@rasflaw.com  
Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
David G. Beslow on behalf of Joint Debtor Donna Josephine Murgola yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Debtor Michael John Murgola yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Harold N. Kaplan on behalf of Creditor WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GMACM  
HOME EQUITY NOTES 2004 VARIABLE FUNDING TRUST hkaplan@rasnj.com, informationathnk@aol.com  
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Michael John Murgola yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Joint Debtor Donna Josephine Murgola yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Sindi Mncina on behalf of Creditor WELLS FARGO BANK, N.A. AS INDENTURE TRUSTEE FOR GMACM  
HOME EQUITY NOTES 2004 VARIABLE FUNDING TRUST smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11